

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

**IN RE:
RFI MANAGEMENT, INC.**

DEBTOR

**CHAPTER 11
CASE NO. 17-80247**

MONTHLY OPERATING REPORT

Month: June 1 - 30, 2017
Line of Business: Construction

Dated Filed: March 29, 2017
NAICS Code: 4422

In accordance with Title 28, Section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct and complete.

Responsible Party:

Edward c Rosa
Original Signature of Responsible Party

Edward Rosa, President
Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	YES	NO	N/A
1. Is the business still operating	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you paid all your bills on time this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Did you pay your employees on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you deposited all of the receipts for your business in to the DIP account this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have you filed all of your tax returns and paid all of your taxes this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you paid all of your insurance premiums this month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you current on your Chapter 11 Quarterly Fee Payment?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Have you paid anything to your attorney or other professional this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Did you have any unusual or significant unanticipated expenses this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Has the business sold any goods or provided services or transferred any assets to any business related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Do you have any bank accounts open other than the DIP account?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Have you sold any assets other than inventory this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

- | | | | |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 15. Did any insurance company cancel your policy this month? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Have you borrowed money from anyone this month? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 17. Have you paid any bills you owed before you filed bankruptcy? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

TAXES

Do you have any past due tax returns or past due post-petition tax obligations?

YES	NO
<input checked="" type="checkbox"/>	<input type="checkbox"/>

If yes, please provide a written explanation including when such returns will be filed, or when such payments will be made and the source of the funds for the payment.

(Exhibit A)

INCOME

Please separately list all of the income you received for the month. This list should include all income from cash and credit transactions. A summary statement of income and expenses may be submitted with the prior approval of the Bankruptcy Administrator.

Total Income: **\$27,340.36**

(Exhibit B)

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month: **\$23,673.86**

Cash on Hand at End of Month: **\$11,796.69**

Please provide the total amount of cash currently available to you

Total: **\$11,796.69**

EXPENSES

Please separately list all expenses paid by cash or by check from your bank accounts this month. Include the date paid, who was paid the money, the purpose and the amount. A summary statement of income and expenses may be submitted with the prior approval of the Bankruptcy Administrator.

Total Expenses: **\$39,217.53**

(Exhibit C)

CASH PROFIT

Income for the month (total from Exhibit B) **\$27,340.36**

Expenses for the month (total from Exhibit C) **\$39,217.53**

Subtract Line C from Line B

Cash Profit for the Month **(\$11,877.17)**

UNPAID BILLS

Please attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. The list must include the date the debt was incurred, who is owed the money, the purpose of the debt and when the debt is due.

A summary statement of accounts payable, with ageing information, may be submitted with the prior approval of the Bankruptcy Administrator. All unpaid non-trade payables must be listed separately, in detail.

Total Payables: **\$39,643.80**

(Exhibit D)

MONEY OWED TO YOU

Please attach a list of all amounts owed to you by your customers for work you have done or the merchandise you have sold. You should include who owes you money, how much is owed and when is payment due. A summary statement of accounts receivable, with ageing information, may be submitted with the prior approval of the Bankruptcy Administrator. All unpaid non-trade receivables must be listed separately, in detail.

Total Receivables: **\$167,000.00**

(Exhibit E)

BANKING INFORMATION

Please attach a copy of your latest bank statements for every account you have as of the date of this financial report or had during the period covered by this report.

First Citizens Checking Account xxx9603 – Operating Account

First Citizens Checking Account xxx3796 – West Ashley Project

First Citizens Checking Account xxx9363 – Pooler Project

First Citizens Checking Account xxx9494 – Sneads Ferry Project

First Citizens Checking Account xxx9488 – Knightdale Project

(Exhibit F)

EMPLOYEES

Number of employees when the case was filed? **1**

Number of employees as of the date of this monthly report? **1**

PROFESSIONAL FEES*Bankruptcy Related:*

Professional fees relating to the bankruptcy case paid during this reporting period? **\$0.00**

Total professional fees relating to the bankruptcy case paid since the filing of the case? **\$0.00**

Non-Bankruptcy Related:

Professional fees paid not relating to the bankruptcy case paid during this reporting period? **\$0.00**

Additional Information:

- (1) Please attach all financial reports including an income statement, balance sheet, statement of cash flows, and statement of shareholders/partner's equity which you prepare internally.**
- (2) Please add any information, such as a report of activities, which would assist a reasonably informed reviewer to fully understand the status of this bankruptcy case.**

EXHIBIT A
TAXES

Extension has been filed for 2016 corporate tax returns

**EXHIBIT B&C
INCOME AND EXPENSES**

P&L STATEMENT ATTACHED

RFI MANAGEMENT, INC.

Profit and Loss
June 1 - 30, 2017

Income

Income	27,340.36
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Total Income	27,340.36
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Expenses

Per Diem for June	2,700.00
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Mileage for June	2,400.00
------------------	----------

Hotels	7,970.46
--------	----------

Materials	7,904.81
-----------	----------

Storage Unit	96.00
--------------	-------

Insurance	211.13
-----------	--------

Sub-contractors	4,425.70
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Transportation	573.80
----------------	--------

Software	393.60
----------	--------

Banking Fees	53.94
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Salary	6,064.95
--------	----------

Payroll Taxes (May and June)	5,294.84
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Payroll Service	235.40
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Employment Ad	37.00
---------------	-------

Computer Repairs	739.06
------------------	--------

Taxes - IRS	116.84
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Total Expenses	39,217.53
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Net profit or (net loss)	(11,877.20)
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EXHIBIT D
UNPAID BILLS

Payee	Purpose of Debt	Amount of Owed as of 5/31/2017	Due Date
Edward Rosa	April Salary and Withholdings	8,000.00	4/2017
Swift Capital	Adequate protection payment	6,800.00	5/17/2017
Swift Capital	Adequate protection payment	6,800.00	6/17/2017
Sprint	Cell phone service	481.13	6/2017
Parry Tyndall White	Attorneys' Fees	17,562.67	
TOTAL		39,643.80	

EXHIBIT E
MONEY OWED TO YOU
 Ageing Accounts Receivable as of June 30, 2017

Customer	Amount Due
Centerpointe Construction Pooler, GA Home 2 Suites	36,000.00
Centerpointe Construction West Ashley/Charleston, SC Charleston TownPlace Suites	4,000.00
Centerpointe Construction Sneads Ferry, NC Hampton Inn	50,000.00
CMC Construction Charlotte, NC Embassy Suites	65,000.00
Centerpointe Construction/Patel Construction Group Winston Salem	12,000.00
TOTAL	167,000.00

EXHIBIT F
BANKING INFORMATION

The bank statements for the following accounts are attached:

First Citizens Checking Account xxx9603 – Operating Account

First Citizens Checking Account xxx3796 – West Ashley Project

First Citizens Checking Account xxx9363 – Pooler Project

First Citizens Checking Account xxx9494 – Sneads Ferry Project

First Citizens Checking Account xxx9488 – Knightdale Project

**First Citizens Bank**

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

ZE
501

61236

RFI MANAGEMENT INC
DEBTOR IN POSSESSION
4229 AMERICAN DR UNIT D
DURHAM NC 27705-6407

Your Account(s) At A Glance

Checking
Balance **4,267.42+**

Statement Period: June 1, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9603

**Basic Business Checking**

Account Number : [REDACTED] 9603

Enclosures In Statement: 0

Beginning Balance	1,589.45+	Statement Period Days	30
3 Deposits	27,340.36+	Average Ledger Balance	11,804.00+
0 Other Credits	0.00		
7 Checks	5,275.39-		
22 Other Debits	19,387.00-		
Monthly Service Charge	0.00		
Ending Balance	4,267.42+		

Deposits To Your Account

Date	Amount	Date	Amount	Date	Amount
06-09	24,885.01	06-16	82.23	06-26	2,373.12

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
105	06-06	116.84	112	06-26	3,032.16	115	06-26	200.00
109*	06-16	26.39	113	06-26	300.00			
111*	06-16	1,400.00	114	06-26	200.00			

*Prior Check Number(s) Not Included or Out of Sequence.

Other Debits From Your Account

Date	Description	Amount
06-07	POS Signature- Visa #9292 L Fishman And Son Bran 410-633-0066 NC	60.85
06-07	POS Signature- Visa #9292 Computer Services Of C Durham NC	739.06
06-09	Erie Ins Group Eriexpay Q*****1158	36.63
06-12	POS Signature- Visa #9292 Fai*pekin Insurance 800-322-0160 IL	174.50
06-16	POS Signature- Visa #9292 In *measure Square COR 626-6839188 Ca	250.00
06-19	POS Signature- Visa #9292 Microsoft *store 800-642-7676 Wa	107.49
06-19	POS Signature- Visa #9292 Best Tile Raleigh 919-832-1235 NC	109.32
06-19	POS Signature- Visa #9292 Hotels.Com139083339961 Hotels.Com Wa	305.20
06-19	Transfer Internet 06-19 Seq # 17009 [REDACTED] 3796	1,000.00
06-20	Transfer Internet 06-20 Seq # 37959 [REDACTED] 3796	7,000.00
06-20	Transfer Internet 06-20 Seq # 39550 [REDACTED] 9363	7,000.00
06-21	POS Signature- Visa #9292 The Home Depot #0179 Pooler Ga	11.20
06-21	POS Signature- Visa #9292 Hotels.Com139142469039 Hotels.Com Wa	489.30
06-22	POS Signature- Visa #9292 The Home Depot #0179 Pooler Ga	148.73
06-26	POS Signature- Visa #9292 Hotels.Com139286089226 Hotels.Com Wa	457.80



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.

Statement Period: June 1 , 2017 Thru June 30, 2017

Account Number : ██████████9603

Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06-26	POS Signature- Visa #9292 Adobe *acropro Subs 800-833-6687 Ca	16.11
06-27	POS Signature- Visa #9292 Skype 352-000000 Wa	10.00
06-27	POS Signature- Visa #9292 Skype 352-000000 Wa	10.00
06-28	POS Signature- Visa #9292 Public Storage 25702 Charlotte NC	96.00
06-29	POS Signature- Visa #9292 Craigslist.Org 415-399-5200 Ca	7.00
06-29	D4160 Rfi Manage Transfer D4160	44.60
06-29	D4160 Rfi Manage Transfer D4160	1,313.21
Total		19,387.00

Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
06-06	1,472.61+	06-19	22,230.41+	06-27	5,728.23+
06-07	672.70+	06-20	8,230.41+	06-28	5,632.23+
06-09	25,521.08+	06-21	7,729.91+	06-29	4,267.42+
06-12	25,346.58+	06-22	7,581.18+		
06-16	23,752.42+	06-26	5,748.23+		

Account Number : ██████████9603

A. Deposits/Credits		
Date	Amount	
Total Amount		

Page 3 of 4



Statement Period: June 1 , 2017 Thru June 30, 2017

Account Number : [REDACTED] 9603

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

RFI MANAGEMENT
P.O BOX 62332
DURHAM
NORTH CAROLINA 27706

105

66-30/531
501

5/24/17

Date

Check Amount

Pay to the
Order of

United States Treasury

\$116.84

one hundred and sixteen 0784/1034

Dollars

Phone
Safe
Deposit
Cards only

First Citizens Bank

For CP-1348/ Employee ID#
46-0253217

9603 00105 00000011684

- Security Features exceed industry standards and include:
- Matching account and check number on back (Pay to the order of)
 - The Security Lines pattern on back designed to deter fraud
 - Microprint lines printed on front and back
 - The words "SECURITY DOCUMENT" across the back
 - Photo ID 091866022 66062017

Do not E 2713 ID 553 PKT 01

- Any other markings or irregularities
- Fugitive or stolen property
- Breach of security or other irregularities on both front and back

US BANK
DIR
CITY
CITY
XX
201

RE IF MOBILE DEPOSIT
STANDARD DEPOSIT LINE
FOR DEPOSIT AT INSTANTLY

X
ENDORSE HERE

RFI MANAGEMENT
P.O BOX 62332
DURHAM
NORTH CAROLINA 27705

109

66-30/531
501

6/16/17

Date

CheckAssure

Pay to the
Order of

Edward C. Rosa

\$26.39

Twenty six and 39/100¢

Dollars

Photo
Safe
Deposit
Details on back

First Citizens Bank

For

April Reimbursed expenses

9603 00109

ENDORSE HERE

X

 Edward C. Rosa
for deposit

☐ CHECK HERE IF NOBILE DEPOSIT

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE



RFI MANAGEMENT P.O BOX 62332 DURHAM NORTH CAROLINA 27705		111 66-30/531 501
		Date <u>6/16/17</u>
Pay to the Order of <u>Edward C. Rosa</u> <u>one thousand four hundred w/00/1000</u>	\$ <u>1,400.00</u> Dollars	CheckAssure
First Citizens Bank For <u>mileage - partial</u>		Photo Safe Deposit® Details on back
MICR: <u>[REDACTED]</u> 9603 00111		

ENDORSE HERE X <u>Edward C. Rosa</u> <u>for deposit</u>	<input type="checkbox"/> CHECK. HERE IF MOBILE DEPOSIT DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE 3. IF TAKING PHOTO, STAMP OR SIGN BELOW THIS LINE
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RFI MANAGEMENT
P.O BOX 82332
DURHAM
NORTH CAROLINA 27705

112

65-30/531
501

6/23/17

Date

Check Amount

Pay to the
Order of

Edward C. Rosa

\$ 3032.16

Three Thousand Thirty-two with 16/100

Dollars

Phone
Safe
Deposit
Checks on hand

First Citizens Bank

Cashed Check

No. 4

For

Payroll - 6/23/17

Amount: \$3,032.16



9603 00112

ENDORSE HERE

X

Edward C. Rosa

CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

RESERVED FOR FINANCIAL INSTITUTION USE

Branch: 102 - Raleigh Brier Creek

Seq: 4

Batch: 928873

Date: 06/24/17

- Matching color and texture of the paper
- The Security Feature pattern on back designed to deter fraud
- Microprint lines printed on front and back
- The words "ORIGINAL DOCUMENT" across the back
- Photo Safe Deposit icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Faintive ink on back (ink is pink or has disappeared)
- Brown stains and colored spots appear on both front and back

RFI MANAGEMENT
P.O BOX 82332
DURHAM
NORTH CAROLINA 27705

113

66-30/531
501

june 22/17

Date

Check Amount

Pay to the
Order of

Edward C. Rosa

\$ 300.00

Three hundred dollars

Dollars


 1-800-368-5848
www.frb.org


First Citizens Bank

For

perdium

Amount: \$300.00



9603# 00113

ENDORSE HERE

X

Edward C. Rosa

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

• RETURN TO FINANCIAL INSTITUTION USE •

Branch: 102 - Raleigh Brier Creek

Seq: 3

Batch: 928873

Date: 06/24/17

- Microprint 127" lines printed on front and back
- The words "ORIGINAL DOCUMENT" across the back
- Photo Safe Deposit icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Fugitive ink on back looks pink or has discolored
- Brown stains and colored spots appear on both front and back



RFI MANAGEMENT
P.O BOX 62332
DURHAM
NORTH CAROLINA 27706

114

66-30531
501

6/26/17

Date

Check Amount

Pay to the
Order of

RFI Management
Two hundred w/ 00/100¢

\$200.00

Dollars



Phone
Safe
Deposit
Box or Box



First Citizens Bank

(Sandy Ferry)

For

opening Project 3 Account

[Signature]



96031 00114

ENDORSE HERE

X

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, SIGN OR SIGN BELOW THIS LINE

RESERVED FOR SPECIAL INSTRUMENTS

Branch: 501 - Hillsborough Road

Seq: 77

Batch: 934125

Date: 06/26/17

- The Security Code is printed on back des area to deter fraud
- A deposit icon is printed on front and back
- The words "QR Code" are printed across the back
- Photo Safe Deposit icon visible on front and back

Do not cash if

- Any of the features listed above are missing or appear altered
- Faint ink on back looks dark or has disappeared
- Brown stains and colored spots appear on both front and back

RFI MANAGEMENT
P.O. BOX 82332
DURHAM
NORTH CAROLINA 27706

6/26/17

115
66-38/531
501

Pay to the
Order of

RFI Management
Two hundred w/ 00/100¢

Date

Check Amount

\$200.00

Dollars



Mobile
Safe
Deposit
Check or Cash



First Citizens Bank

For

opening Project 4 account (Knightsdale)
[Signature]



96031 00115

X

ENDORSE HERE

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, SIGN OR SIGN BELOW THIS LINE
RECEIVED AT: 661 VAL WASHINGTON ST

Branch: 501 - Hillsborough Road

Seq: 79

Batch: 934125

Date: 06/26/17

- The Serial Number printed on back does not match the front
- The front of the check is printed on front and back
- The words "Mobile Safe Deposit" appear on the back
- Photo Safe Deposit icon visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- The front of the check is printed on front and back
- Brown stains and colored spots appear on both front and back



**First Citizens Bank**

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

ZE
102

20139

RFI MANAGEMENT INC
DEBTOR IN POSSESSION
PROJECT 1
4229 AMERICAN DR UNIT D
DURHAM NC 27705-6407

Your Account(s) At A Glance

Checking
Balance **2,991.40+**

Statement Period: June 1, 2017 Thru June 30, 2017

Account Number : [REDACTED] 3796

**Basic Business Checking**

Account Number : [REDACTED] 3796

Enclosures In Statement: 0

Beginning Balance **22,084.41+**
0 Deposits 0.00
3 Other Credits 8,573.80+
8 Checks 11,058.49-
27 Other Debits 16,608.32-
Monthly Service Charge 0.00

Statement Period Days 30
Average Ledger Balance 7,973.00+

Ending Balance **2,991.40+**

Other Credits To Your Account

Date	Description	Amount
06-14	FDR Debit Card Visa #6262 Delta Air 0068629383 Bellevue Wa	573.80
06-19	Transfer Internet 06-19 Seq # 17009 [REDACTED] 9603	1,000.00
06-20	Transfer Internet 06-20 Seq # 37959 [REDACTED] 9603	7,000.00
Total		8,573.80

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
500	06-08	300.00	503	06-12	4,125.70	506	06-27	1,000.00
501	06-08	3,032.79	504	06-09	200.00	507	06-27	1,000.00
502	06-08	700.00	505	06-22	700.00			

*Prior Check Number(s) Not Included or Out of Sequence.

Other Debits From Your Account

Date	Description	Amount
06-01	POS Signature- Visa #6262 Hotels.Com138582030415 Hotels.Com Wa	1,492.56
06-01	D4160 Rfi Manage Transfer D4160	146.20
06-01	D4160 Rfi Manage Transfer D4160	2,668.42
06-02	POS Signature- Visa #6262 The Home Depot #0179 Pooler Ga	348.29
06-05	POS Signature- Visa #6262 Dal-Tile #332 Savannah Savannah Ga	3,053.76
06-08	Harland Clarke Chk Orders *****0800	26.97
06-08	D4160 Rfi Manage Transfer D4160	44.60
06-08	D4160 Rfi Manage Transfer D4160	1,313.21
06-12	POS Signature- Visa #6262 Craigslist.Org 415-399-5200 Ca	15.00
06-12	POS Signature- Visa #6262 Craigslist.Org 415-399-5200 Ca	15.00



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.

Statement Period: June 1 , 2017 Thru June 30, 2017

Account Number : [REDACTED] 3796

Other Debits From Your Account

<u>Date</u>	<u>Description</u>	<u>Amount</u>
06-12	POS Signature- Visa #6262 Hotels.Com138892474175 Hotels.Com Wa	83.48
06-12	POS Signature- Visa #6262 Westin (Westin Hotels) 912-2012000 Ga	286.46
06-13	POS Signature- Visa #6262 Delta Air 0068629383 Bellevue Wa	573.80
06-13	POS Signature- Visa #6262 Delta Air 0068629428 Bellevue Wa	573.80
06-14	POS Signature- Visa #6262 Holiday Inn Hardeevill Hardeeville SC	185.31
06-15	POS Signature- Visa #6262 The Home Depot #0179 Pooler Ga	86.68
06-15	POS Signature- Visa #6262 Dal-Tile #332 Savannah 912-236-5516 Ga	1,467.91
06-19	POS Signature- Visa #6262 Hampton Inns 912-9662000 Ga	181.08
06-20	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	172.70
06-20	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	172.70
06-20	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	637.00
06-20	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	637.00
06-22	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	81.26
06-29	POS Signature- Visa #6262 Lowes #00556* 910-938-9100 NC	121.15
06-29	POS Signature- Visa #6262 Creekside Lands Inn Charleston SC	304.38
06-29	POS Signature- Visa #6262 Red Roof Inn & Suites Pooler Ga	700.94
06-29	POS Signature- Visa #6262 Creekside Lands Inn Charleston SC	1,218.66
Total		16,608.32

Daily Balance Summary

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
06-01	17,777.23+	06-12	4,231.97+	06-20	8,117.79+
06-02	17,428.94+	06-13	3,084.37+	06-22	7,336.53+
06-05	14,375.18+	06-14	3,472.86+	06-27	5,336.53+
06-08	8,957.61+	06-15	1,918.27+	06-29	2,991.40+
06-09	8,757.61+	06-19	2,737.19+		



20139

Statement Period: June 1, 2017 Thru June 30, 2017

Account Number : [REDACTED] 3796

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits		
Date	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

Variable Rate. Unless the terms of your revolving line of credit specify that the rate is fixed, your daily periodic rate and Annual Percentage Rate are variable rates subject to change each month.

What To Do If You Think You Find A Mistake On Your Statement (Consumer Accounts Only). If you think there is an error on your statement, write to us at the address shown on page one of your statement. In your letter, give us the following information: (1) *Account information:* Your name and account number. (2) *Dollar amount:* The dollar amount of the suspected error. (3) *Description of Problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: (1) We cannot try to collect the amount in question, or report you as delinquent on that amount; (2) The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount; (3) While you do not have to pay the amount in question, you are responsible for the remainder of your balance; (4) We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



Statement Period: June 1 , 2017 Thru June 30, 2017

Account Number : [REDACTED] 3796

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).



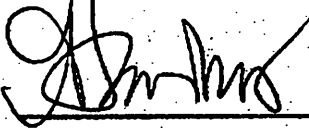
If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

RFI MANAGEMENT PO BOX 62332 DURHAM, NC 27706		Date <u>6/6/17</u>		500 66-30/531 102
Pay to the Order of	<u>Adrian Velazquez</u>		\$ <u>300.00</u>	
	<u>Three hundred w/ 00/100</u>		Dollars	 Photo Safe Deposit Circle on back
 First Citizens Bank				
For	<u>Repairs</u>			
⑆ [REDACTED] 3796 00500				

[REDACTED]		CHECK HERE TO MAKE DEPOSIT FOR DEPOSIT ONLY DO NOT WRITE IN THESE SPACES	ENDORSE HERE <u>ADRIAN V</u>
[REDACTED]			

RFI MANAGEMENT
PO BOX 62332
DURHAM, NC 27705

501
66-38/531
102

6/7/17

Date

Pay to the
Order of

Edward C Rosa

\$3032.79

Three Thousand thirty two with 79/100¢

Dollars



First Citizens

For

payroll - 6/9/17

[Signature]



3796 00501

ENDORSE HERE
[Signature]

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE BELOW OR SIGN BELOW THIS LINE

Branch: 457 - Sneads Ferry

Seq: 59

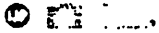
Batch: 870002

Date: 06/08/17

- The Security Pattern on back designed to deter fraud
- Microprint lines on back of each note
- The words "ONE HUNDRED DOLLARS" printed on back of each note

Do not cash if:

- Any of the features listed above are missing or appear altered
- Fugitive ink on back looks pink or has disappeared
- Brown stains and colored spots appear on both front and back



RFI MANAGEMENT
PO BOX 62332
DURHAM, NC 27705

502
65-38531
102

6/7/17

Date

Pay to the
Order of

Edward C. Rosa

\$ 700.00

Seven hundred and 00/100 &

Dollars



First Citizen

For

per dream

AMOUNT \$ 700.00

[Signature]



3796 00502

ENDORSE HERE
X *[Signature]*

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE

Branch: 457 Sneads Ferry


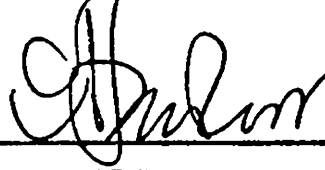

Seq: 60

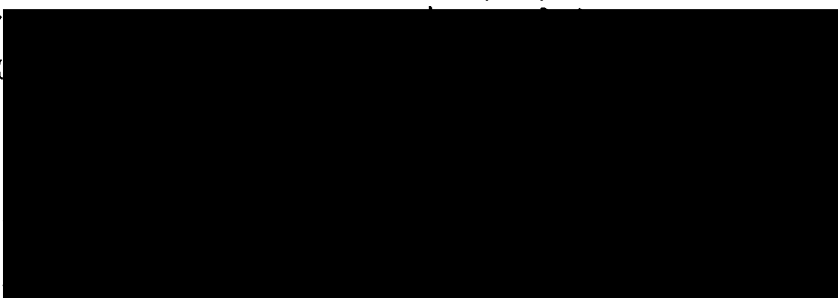
Batch: 870002

Date: 06/08/17

Do not cash if:

- Any of the features listed above are missing or altered
- Fluorescent ink on back looks pink or has disappeared
- Brown stains and color spots appear on both front and back

RFI MANAGEMENT PO BOX 62332 DURHAM, NC 27705		503 68-30/531 102
Date <u>6/7/17</u>		
Pay to the Order of <u>Jose Frelin Solis</u>	\$ <u>4,125.70</u>	
<u>four thousand one hundred twenty five and 70/100</u>		Dollars 
First Citizens Bank For <u>West Ashley Town Place</u>		
<u>16 9 1 13 59 feet</u>		
		3796 00503

		ENDORSE HERE <u>X Jose Frelin Solis Deas</u>
Do not cash if: • Any of the features listed above are missing or appear altered • Faint or ink on back reads void or has disappeared • Brown stains and water spots appear on both front and back		<input type="checkbox"/> CHECK HERE IF MOBILE DEPOSIT DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE * Rpt. to 1-800-874-1414, ext. 3000

RFI MANAGEMENT
PO BOX 82332
DURHAM, NC 27706

504
66-30531
102

6/9/17

Date

Pay to the
Order of

RFI Management

\$200.00

Dollars



First Citizens Bank

For

Open - Pooler GA Account

[Signature]

3796 00504

ENDORSE HERE

X

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE IN AMP OR SIGN BELOW THIS LINE
RECEIVED BY FINANCIAL INSTITUTION USE

Branch: 501 - Hillsborough Road

Seq: 22

Batch: 876077

Date: 06/09/17

- The Security Above - printed on back designed to resist fraud
- Feature: All 16th lines printed on front and back
- The words "Genuine Gold" are printed on the back
- Photo Size Deposit - from visible on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Feature: Ink on back looks pink or has discoloration
- Brown stains and colored spots appear on both front and back

RFI MANAGEMENT
PO BOX 82332
DURHAM, NC 27705

505
66-30531
102

6/14/17

Date

Pay to the Order of Edward C. Rosa

\$700.00

Amount: \$700.00

Seven hundred

Dollars



First Citizens Bank

For

Andrew

[Signature]

⑆ 3796 00505

ENDORSE HERE
X Edward C. Rosa

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE IN GAP OR SIGN BELOW THIS LINE
* THIS AREA IS FOR SPECIAL USE ONLY *

Branch: 501 - Hillsborough Road

Seq: 13

Batch: 921087

Date: 06/22/17

- The security features listed above are required to detect forgeries
- Microprint patterns appear on front and back
- The words "Guaranteed Genuine" appear on the back
- Watermark "One Dollar" appears on front and back

Do not cash if:

- Any of the features listed above are missing or appear altered
- Faint or dark or black spots on front or back of the bill
- Broken slits and colored spots appear on front and back

RFI MANAGEMENT
PO BOX 62332
DURHAM, NC 27705

506

66-30/531
102

6/26/17

Date

Pay to the
Order of

Edward C. Rosa

\$1,000

One thousand 07 00/100 &

Dollars



First Citizens Bank

For

per dream -

3796 00506

ENDORSE HERE

 X - Edward C. Rosa
for deposit

☐ CHECK HERE IF MOBILE DEPOSIT

DO NOT WRITE STAMP OR SIGN BELOW THIS LINE


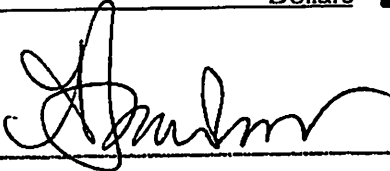


RFI MANAGEMENT
PO BOX 62332
DURHAM, NC 27705

507
66-38/531
102

6/26/17
Date

Pay to the Order of Edward C Rosa \$1,000.00
one thousand Dollars

 **First Citizens Bank**
For partial mileage 



 3796 00507

Photo Safe Deposit Details on back

ENDORSE HERE

X Edward C Rosa
for deposit

☐ CHECK HERE IF MOBILE DEPOSIT
DO NOT WRITE STAMP OR SIGNATURE / THIS LINE



**First Citizens Bank**

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

ZE
501

61220

RFI MANAGEMENT INC
DEBTOR IN POSSESSION
4229 AMERICAN DR UNIT D
DURHAM NC 27705-6407

Your Account(s) At A Glance

Checking
Balance **4,137.87+**

Statement Period: June 9 , 2017 Thru June 30, 2017

Account Number : [REDACTED] 9363

**Basic Business Checking**

Account Number : [REDACTED] 9363

Enclosures In Statement: 0

Beginning Balance	0.00	Statement Period Days	22
1 Deposits	200.00+	Average Ledger Balance	3,481.00+
1 Other Credits	7,000.00+		
0 Checks	0.00		
4 Other Debits	3,062.13-		
Monthly Service Charge	0.00		
Ending Balance	4,137.87+		

Deposits To Your Account

Date	Amount
06-09	200.00

Other Credits To Your Account

Date	Description	Amount
06-20	Transfer Internet 06-20 Seq # 39550 [REDACTED] 9603	7,000.00
Total		7,000.00

Other Debits From Your Account

Date	Description	Amount
06-22	Harland Clarke Chk Orders ***n*****0800	26.97
06-26	POS Signature- Visa #8361 The Home Depot #0179 Pooler Ga	102.66
06-28	POS Signature- Visa #8361 Hotels.Com139313564318 Hotels.Com Wa	564.63
06-30	POS Signature- Visa #8361 L Fishman And Son Bran 410-633-0066 NC	2,367.87
Total		3,062.13

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
06-09	200.00+	06-22	7,173.03+	06-28	6,505.74+
06-20	7,200.00+	06-26	7,070.37+	06-30	4,137.87+



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.



Statement Period: June 9, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9363

FOLLOW THESE EASY STEPS TO BALANCE YOUR CHECKING ACCOUNT

1. Write here the ending balance shown on the front of this statement.
2. Add deposits not credited in this statement. (Use table A.)
3. Total of lines 1 and 2.
4. Checks and other debits outstanding not charged to your account. (Use table B.)
5. Subtract line 4 from line 3. This should be your current checkbook balance.

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

B. Outstanding Checks/Debits		
Number	Amount	
Total Amount		

Note: If your statement does not balance, please check to be sure you have entered in your check register all automatic transactions (service charges, advances, payments, drafts etc.) shown on the front of your statement. Please notify the Bank promptly of any discrepancy in your account statement.

A. Deposits/Credits		
Date	Amount	
Total Amount		

How to Compute Interest Charges on Your Line of Credit. We figure the interest charge on your account by applying the periodic rate to your "average daily balance" (including current transactions). To get the "average daily balance," we first determine the daily balance of your Account each day. We take the beginning balance of your account each day, add any new advances and charges, and subtract any new payments or credits and any unpaid interest charges, credit insurance premiums, late charges and other charges that have been posted to the account. These calculations give us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance." Next, we multiply the "average daily balance" by the daily periodic rate applicable to your account. The daily periodic rate is determined by dividing the Annual Percentage Rate by 365. That result is then multiplied by the number of days in the billing cycle to obtain the monthly interest charge. Automatic payment debits are posted to your account after your "average daily balance" is calculated. Interest charges and any credit insurance premiums that accrue during each billing cycle are added to the balance of your account on the last day of the billing cycle prior to the calculation of your minimum payment.

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Your Rights If You Are Dissatisfied With Your Credit Card Purchases (Consumer Accounts Only). This section applies if you access your line of credit using a credit card. If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: (1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) (2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. (3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903; or by calling our Customer Contact Center at 1.888.323.4732. If you call, we may require you to provide us with a written statement concerning your dissatisfaction with the purchase. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

Liability for Unauthorized Use of Credit Card (Consumer Accounts Only). If you notice the loss or theft of your credit card or a possible unauthorized use of your card, you should write to us immediately at: Credit Card Center-RVA01, P.O. Box 1580, Roanoke, VA 24007-9903, or call us at our Customer Contact Center, 1.888.323.4732. You will not be liable for any unauthorized use that occurs after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed \$50.

Credit History Errors. If you believe we have inaccurately reported information about your account history to a consumer reporting agency, please notify us in writing at the Bank address stated on page one of your statement.

Prompt Crediting of Payments. To receive credit for a payment on the date we receive the payment, we must receive your payment prior to 5:00 p.m. on a Bank business day (any day except Saturday, Sunday or a bank holiday). If paying at a branch or by mail, then payments must include the payment coupon. In addition, if paying by mail, payment must be mailed to the specific address furnished by the Bank. Payments received at any of our ATMs; payments received on a business day after 5:00 p.m.; payments received at a branch or by mail without a coupon; and, payments received on a day that is not a Bank business day, will be credited to your account no later than the next Bank business day.

Preauthorized Deposits. If direct deposits are made to your account at least every 60 days by the same person or entity, you can call us at the telephone number shown on page one of your statement to find out whether the deposit has been made.



61220

Statement Period: June 9 , 2017 Thru June 30, 2017

Account Number : [REDACTED] 9363

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

**First Citizens Bank**

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

ZE
501

61228

RFI MANAGEMENT INC
DEBTOR IN POSSESSION
PROJECT 3
4229 AMERICAN DR UNIT D
DURHAM NC 27705-6407

Your Account(s) At A Glance

Checking Balance	200.00+
-----------------------------	----------------

Statement Period: June 26, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9494

**Basic Business Checking**

Account Number : [REDACTED] 9494

Enclosures In Statement: 0

Beginning Balance	0.00	Statement Period Days	5
1 Deposits	200.00+	Average Ledger Balance	200.00+
0 Other Credits	0.00		
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	200.00+		

Deposits To Your Account

Date	Amount
06-26	200.00

Daily Balance Summary

Date	Balance
06-26	200.00+



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.

Account Number : ██████████9494

1	\$	
2	+\$	
3	=\$	
4	-\$	
5	=\$	

A. Deposits/Credits		
Date	Amount	
Total Amount		

Number	Amount	
Total Amount		

Page 2 of 3



61228

Statement Period: June 26, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9494

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.

**First Citizens Bank**

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

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501

61227

RFI MANAGEMENT INC
DEBTOR IN POSSESSION
PROJECT 4
4229 AMERICAN DR UNIT D
DURHAM NC 27705-6407

Your Account(s) At A Glance

Checking Balance	200.00+
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Statement Period: June 26, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9486

**Basic Business Checking**

Account Number : [REDACTED] 9486

Enclosures In Statement: 0

Beginning Balance	0.00	Statement Period Days	5
1 Deposits	200.00+	Average Ledger Balance	200.00+
0 Other Credits	0.00		
0 Checks	0.00		
0 Other Debits	0.00		
Monthly Service Charge	0.00		
Ending Balance	200.00+		

Deposits To Your Account

Date	Amount
06-26	200.00

Daily Balance Summary

Date	Balance
06-26	200.00+



Direct Customer Inquiry Calls To
FIRST CITIZENS DIRECT
Telephone Banking At 1-888-323-4732.

Account Number : [REDACTED] 9486

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Statement Period: June 26, 2017 Thru June 30, 2017

Account Number : [REDACTED] 9486

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.